

United States Bankruptcy Court
Northern District of Ohio

In re:
Patrick Donald Maloy
Rebecca Lee Maloy
Debtors

Case No. 15-14512-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 227ia

Page 1 of 2
Total Noticed: 35

Date Rcvd: Aug 11, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2015.

db/db
23806911 ++Patrick Donald Maloy, Rebecca Lee Maloy, 3181 Potterstone Way, Avon, OH 44011-4201
++COLLECTION ASSOCIATES LLC, PO BOX 349, GREENSBURG IN 47240-0349
(address filed with court: Collection Associates, 1809 N Broadway St, Greensburg, IN 47240)
23806910 Cleveland Clinic, P.O. Box 89410, Cleveland, OH 44101-6410
23806912 ++Corrigan Krause, 2055 Crocker Rd., Ste. 300, Westlake, OH 44145-1993
23806913 ++Deborah Orr, 180 Loperwood Lane, Lagrange, OH 44050-9756
23806918 ++FIRSTMERIT BANK NA, 3 CASCADE PLAZA CAS36, 3RD FLOOR, AKRON OH 44308-1124
(address filed with court: First Merit Bank, 106 S Main St, Akron, OH 44308)
23806916 ++First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5662
23806917 ++First Federal Svgs & L, 14806 Detroit Ave, Lakewood, OH 44107-3988
23806919 ++Grafton Ready Mix Concrete Co., P.O. Box 37, Grafton, OH 44044-0037
23806920 ++Grafton Ready Mix Concrete Co., c/o Chris Cook, Esq., 520 Broadway, 2nd Floor,
Lorain, OH 44052-1747
23806924 ++Jprecovery, 20220 Center Ridge #370, Rocky River, OH 44116-3568
23806926 ++Krystowski Tractor Sales, Inc., David G. Finley, Esq., Finley & Co., LPA,
45 W. Prospect Ave., #1650-G, Cleveland, OH 44115-1005
23806927 ++Medicredit, Inc, Po Box 1629, Maryland Heights, MO 63043-0629
23806929 ++North Amercn, 2810 Walker Road, Chattanooga, TN 37421-1082
23806930 ++Ohio Attorney General, c/o Sue Pohler, Esq., Pohler & Assoc., LLC,
6445 E. Livingston Ave., Reynoldsburg, OH 43068-3560
23806931 ++Ohio Dept. of Job & Family Services, 30 East Broad Street, 32nd Floor,
Columbus, OH 43215-3414
23806932 ++PDM Concrete, LLC, 3181 Potterstone Way, Avon, OH 44011-4201
23806933 ++RBC, PO BOX 1548, MANSFIELD OH 44901-1548
(address filed with court: Richland Bureau Of Cre, 283 Glessner Ave, Mansfield, OH 44903)
23806934 ++Scott Jancura, Esq., Jancura & Assoc. LLC, 689 Sunset Ave., Sheffield Lake, OH 44054-1338
23806935 ++State of Ohio, Department of Taxation, 30 East Broad Street, Columbus, OH 43215-3414
23806941 ++William Everett, c/o Thomas J. Connick, Esq., Connick Law LLC, 25201 Chagrin Blvd., #375,
Beachwood, OH 44122-5635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty
E-mail/Text: jeffreyweirlaw@gmail.com Aug 11 2015 22:04:28 Jeffrey H Weir, II,
6145 Park Square Dr., Unit 1 - Suite 2, Lorain, OH 44053

tr EDI: QLAHELBLING.COM Aug 11 2015 22:03:00 Lauren A Helbling, 1370 Ontario Street, #450,
Cleveland, OH 44113-1744
23806908 ++EDI: GMACFS.COM Aug 11 2015 22:03:00 Ally Financial, 200 Renaissance Ctr,
Detroit, MI 48243-1300
23806909 ++EDI: CAPITALONE.COM Aug 11 2015 22:04:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238-1119
23806915 ++EDI: ESCALLATE.COM Aug 11 2015 22:04:00 Escallate Llc, 5200 Stoneham Rd,
North Canton, OH 44720-1584
23806914 EDI: IRS.COM Aug 11 2015 22:04:00 Department of Treasury, Internal Revenue Service,
P.O. Box 145566, Cincinnati, OH 45250-5566
23806925 ++EDI: CBSKOHLS.COM Aug 11 2015 22:03:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
23806928 ++E-mail/Text: bnc@nordstrom.com Aug 11 2015 22:04:37 Nordstrom Fsb, Po Box 6555,
Englewood, CO 80155-6555
23806936 ++EDI: RMSC.COM Aug 11 2015 22:04:00 Syncb/Amer Eagle, Po Box 965005,
Orlando, FL 32896-5005
23806937 ++EDI: RMSC.COM Aug 11 2015 22:04:00 Syncb/Dicks, Po Box 965005, Orlando, FL 32896-5005
23806938 ++EDI: RMSC.COM Aug 11 2015 22:04:00 Syncb/Walmart Dc, Po Box 965024,
Orlando, FL 32896-5024
23806939 ++EDI: WTRRN BANK.COM Aug 11 2015 22:03:00 Td Bank Usa/Targetcred, Po Box 673,
Minneapolis, MN 55440-0673
23806907 ++EDI: AFNIVZWIRE.COM Aug 11 2015 22:03:00 Verizon Wireless, 1 Verizon Pl,
Alpharetta, GA 30004-8510
23806940 ++EDI: AFNIVZWIRE.COM Aug 11 2015 22:03:00 Verizon Wireless/Great, 1515 Woodfield Rd Ste140,
Schaumburg, IL 60173-6046

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23806923* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Cincinnati, OH 45999)
23806922* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Small Bus./Self Employed Area #2,
Stop 8420G, P.O. Box 145595, Cincinnati, OH 45250-9732)
23806921* Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346,
Philadelphia, PA 19101-7346

TOTALS: 0, * 3, ## 0

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2015 at the address(es) listed below:

Jeffrey H Weir, II	on behalf of Debtor Patrick Donald Maloy	jeffreyweirlaw@gmail.com
Jeffrey H Weir, II	on behalf of Debtor Rebecca Lee Maloy	jeffreyweirlaw@gmail.com
Lauren A Helbling	lauren@helblinglpa.com, rrosalin1969@gmail.com;lhelbling@ecf.epigsystems.com	
		TOTAL: 3

United States Bankruptcy Court for the Northern District of Ohio**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on August 7, 2015. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

Case Information**Case Number:** 15-14512-jps**Debtor(s):**

Patrick Donald Maloy
3181 Potterstone Way
Avon, OH 44011

Rebecca Lee Maloy
3181 Potterstone Way
Avon, OH 44011

Other names used by the Debtor(s) in the last 8 years:**Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN:**

xxx-xx-4607

xxx-xx-9413

Attorney for Debtor:

Jeffrey H Weir II
6145 Park Square Dr.
Unit 1 – Suite 2
Lorain, OH 44053
Telephone number: 440-988-9013

Bankruptcy Trustee:

Lauren A Helbling
1370 Ontario Street
#450
Cleveland, OH 44113-1744
Telephone number: (216) 781-1164

Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: September 8, 2015**Time:** 11:30 AM**Location:** 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114

Presumption of Abuse under 11 U.S.C. § 707(b)
See "Presumption of Abuse" on the other side of this notice.

The presumption of abuse does not arise.

Deadlines

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim: *Please do not file a proof of claim unless you receive a notice to do so.*

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: November 9, 2015

Deadline to Object to Exemptions: 30 days after the *conclusion* of the meeting of creditors.

Address of the Bankruptcy Court Clerk's Office:

United States Bankruptcy Court
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Date: August 11, 2015

Refer to Other Side of this Notice for Important Explanations

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case:

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

Creditors Generally May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

Presumption of Abuse:

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors:

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

Claims:

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Do not include this notice with any proof of claim or other filing you submit to the court.

Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

Bankruptcy Clerk's Office:

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at www.ohnb.uscourts.gov, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices